IN THE CLAIMS:

1.   (Previously presented) A data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor;

summing, by the data processing system, a total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;

summing, by the data processing system, a total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating, by the data processing system, a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating , by the data processing system, an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing, by the data processing system, the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing, by the data processing system, a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

2.   (Original) The method recited in claim 1, further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

3.   (Original) The method recited in claim 1, wherein a new credit card is a credit card having been issued to the creditor for less than six months.

4.   (Previously presented) The method recited in claim 1, wherein the new credit cards are credit cards having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

5.   (Previously presented) The method recited in claim 2, wherein the relatively new credit cards are credit cards having been issued to the creditor for less than twelve months.

6.   (Original) The method recited in claim 2, wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

7.   (Original) The method recited in claim 1, wherein predetermined number of months is twelve months.

8.   (Original) The method recited in claim 1, wherein predetermined number of months is twenty-four months.

9.   (Original) The method recited in claim 1, wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent.

10.   (Original) The method recited in claim 2, wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent.

11.   (Previously presented) A data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor;

summing, by the data processing system, a total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating, by the data processing system, a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and

issuing, by the data processing system, a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

12. (Original) The method recited in claim 11, further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

13. (Original) The method recited in claim 11, wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

14. (Previously presented) The method recited in claim 12, wherein a new credit card is a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

15. (Original) The method recited in claim 11, wherein predetermined number of months is one of twelve months and twenty-four months.

16. (Original) The method recited in claim 12, wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent and

further wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent.

17.   (Previously presented)   A data processing system implemented method for identifying teaser surfers, the method comprising:

        receiving, by the data processing system, a credit history data for a creditor;

        comparing, by the data processing system, an amount of new credit card debt to a total amount of credit card debt; and

        issuing, by the data processing system, a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt.

18.   (Original) The method recited in claim 17, further comprises:

        comparing an amount of relatively new credit card debt to a total amount of credit card debt;

        issuing a credit card to the creditor based on the comparison of the amount of relatively new credit card debt to the total amount of credit card debt.

19.   (Original) The method recited in claim 17, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months.

20.   (Original) The method recited in claim 18, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold.

21.   (Previously presented) A data processing system for identifying teaser surfers, comprising:

        receiving means of the data processing system for receiving credit history data for a creditor;

summing means of the data processing system for summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;

summing means of the data processing system for summing total monthly new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating means of the data processing system for calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating means of the data processing system for calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing means of the data processing system for comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing means of the data processing system for issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

22.   (Original) The system recited in claim 21, further comprises:

summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating means for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing means for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt;

issuing means for issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

23.   (Original) The system recited in claim 21, wherein a new credit card is a credit card having been issued to the creditor for less than six months.

24.   (Previously presented) The system recited in claim 21, wherein a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

25.   (Original) The system recited in claim 22, wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months.

26.   (Original) The system recited in claim 22, wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

27.   (Original) The system recited in claim 21, wherein predetermined number of months is twelve months.

28.   (Original) The system recited in claim 21, wherein predetermined number of months is twenty-four months.

29.   (Original) The system recited in claim 21, wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent.

30.   (Original) The system recited in claim 22, wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent.

31.   (Previously presented) A data processing system for identifying teaser surfers:

the data processing system comprising receiving means for receiving credit history data for a creditor;

the data processing system comprising summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

the data processing system comprising calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

the data processing system comprising calculating means for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

the data processing system comprising comparing means for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and

the data processing system comprising issuing means for issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

32.   (Original) The system recited in claim 31, further comprises:

summing means for summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating means for calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing means for comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing means for issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

33.   (Original) The system recited in claim 31, wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

34.   (Original) The system recited in claim 32, wherein a new credit card is on of a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

35.   (Original) The system recited in claim 31, wherein predetermined number of months is one of twelve months and twenty-four months.

36.   (Original) The system recited in claim 32, wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent and further wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent.

37.   (Previously presented) A data processing system for identifying teaser surfers:

the data processing system comprising receiving means for receiving credit history data for a creditor; comparing means for comparing an amount of new credit card debt to a total amount of credit card debt; and issuing means for issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt.

38.   (Original) The system recited in claim 37, further comprises:

comparing means for comparing an amount of relatively new credit card debt to a total amount of credit card debt;

issuing means for issuing a credit card to the creditor based on the comparison of the amount of relatively new credit card debt to the total amount of credit card debt.

39.   (Original) The system recited in claim 37, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months.

40.   (Original) The system recited in claim 38, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold.

41.   (Previously presented) A computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers:

the computer program product comprising receiving instructions for receiving credit history data for a creditor;

the computer program product comprising summing instructions for summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;

the computer program product comprising summing instructions for summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

the computer program product comprising calculating instructions for calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

the computer program product comprising calculating instructions for calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

the computer program product comprising comparing instructions for comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

the computer program product comprising issuing instructions for issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

42.   (Previously presented) A computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers:

the computer program product comprising receiving instructions for receiving credit history data for a creditor;

the computer program product comprising summing instructions for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

the computer program product comprising calculating instructions for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

the computer program product comprising calculating instructions for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

the computer program product comprising comparing instructions for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and

the computer program product comprising issuing instructions for issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

43.   (Previously presented) A computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers:

the computer program product comprising receiving instructions for receiving credit history data for a creditor;

the computer program product comprising comparing instructions for comparing an amount of new credit card debt to a total amount of credit card debt; and

the computer program product comprising issuing instructions for issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt.

44.   (Previously presented) A data processing system implemented method for identifying teaser surfers, the method comprising:

receiving by the data processing system a credit history data for a creditor;

determining by the data processing system if the creditor is a teaser surfer based on the credit history data; and

rejecting by the data processing system a credit card to the creditor based on the teaser surfer determination.

45.   (Previously presented) A computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers, the computer program product comprising instructions for receiving credit history data for a creditor, instructions for determining if the creditor is a teaser surfer based on the credit history data, and instructions for rejecting a credit card to the creditor based on the teaser surfer determination.